© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 07-24258 Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main B1 (Official Form 1) (12/07) Document Page 1 of 30

United States Bankruptcy Court Northern District of Illinois				Volu	ıntary Petition
Name of Debtor (if individual, enter Last, First, Mic Mills, Trudie T.	Name of Joint De	btor (Spouse) (Last, First,	Middle):		
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		used by the Joint Debtor i maiden, and trade names)		years
Last four digits of Soc. Sec. No./Complete EIN or o than one, state all): <b>0584</b>	ther Tax I.D. No. (if more	Last four digits of than one, state all	Soc. Sec. No./Complete	EIN or othe	r Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State Third Floor 1521 81st Street	& Zip Code):	Street Address of	Joint Debtor (No. & Stree	et, City, Star	te & Zip Code):
Chicago, IL	ZIPCODE <b>60620-4355</b>			2	ZIPCODE
County of Residence or of the Principal Place of Bu	siness:	County of Residen	nce or of the Principal Pla	ce of Busin	ess:
Mailing Address of Debtor (if different from street a	address)	Mailing Address	of Joint Debtor (if differen	nt from stree	et address):
	ZIPCODE			2	ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street address	above):			
				7	ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one be attached Filing Fee to be paid in installments (Applicable attach signed application for the court's considera is unable to pay fee except in installments. Rule 1 3A.  Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideration	o individuals only). Must tion certifying that the debto 006(b). See Official Form or 7 individuals only). Must	pt Entity f applicable.) to organization under states Code (the le).  Check one box: Debtor is a sma Debtor is not a Check if: Debtor's aggre affiliates are les	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incur individual primaril personal, family, ohold purpose."  Chapter 11 I all business debtor as definished business debtor as definished business debtor as designate noncontingent liquidass than \$2,190,000.	n is Filed (  Chap Reco Main Chap Reco Nonr  Nature of I (Check one ly consumer 1 U.S.C. red by an ly for a r house-  Debtors  med in 11 U defined in 1	box.) Debts are primarily business debts.  S.C. § 101(51D). U.S.C. § 101(51D).  wed to non-insiders or
Acceptances of the plan were solicited prepetition from one or more classed creditors, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  THIS SPACE IS I				THIS SPACE IS FOR COURT USE ONLY	
<ul> <li>✓ Debtor estimates that funds will be available for distribution to unsecured creditors.</li> <li>☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</li> </ul>					- COUNT COD ONLY
Estimated Number of Creditors				П	
1-49 50-99 100-199 200-999 1,0 5,0	00- 5,001-	0,001- 25,00 25,000 50,00	1- 50,001-	Over 100,000	_
Estimated Assets				П	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,		550,000,001 to \$100,	000,001 \$500,000,001 00 million to \$1 billion	_	
Estimated Liabilities			000,001 \$500,000,001 00 million to \$1 billion	More than \$1 billion	

Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner of	or Affiliate of this Debtor (If m	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., form: 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are put if the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available up in the complete of	Exhibit B d if debtor is an individual primarily consumer debts.) named in the foregoing petition, declar oner that [he or she] may proceed under itle 11, United States Code, and have notice each such chapter. I further certification the notice required by § 342(b) of the
	X /s/ Timothy K. Liou Signature of Attorney for Debtor(s)	<b>12/26/07</b> Date
Yes, and Exhibit C is attached and made a part of this petition.  No  Ex  (To be completed by every individual debtor. If a joint petition is filed,  Exhibit D completed and signed by the debtor is attached and r  If this is a joint petition:	-	ach a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attac	ched a made a part of this petition.	
		his District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	al partner, or partnership pending in	this District.
Debtor is a debtor in a foreign proceeding and has its principal or has no principal place of business or assets in the United State in this District, or the interests of the parties will be served in re-	es but is a defendant in an action or p	roceeding [in a federal or state court]
Statement by a Debtor Who Resid (Check all a  Landlord has a judgment against the debtor for possession of d	pplicable boxes.)	
(Name of landlord or le	ssor that obtained judgment)	
(Address of l	andlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 07-24258 B1 (Official Form 1) (12/07)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Location

Where Filed: None

Doc 1

Filed 12/26/07

Document

Entered 12/26/07 21:11:00

Page 2 of 30
Name of Debtor(s):

Mills, Trudie T.

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

Page 2

### **Voluntary Petition** (This page must be completed and filed in every case)

Case 07-24258

B1 (Official Form 1) (12/07)

Filed 12/26/07 Page 3 of 30

Entered 12/26/07 21:11:00

Desc Main

Name of Debtor(s): Mills, Trudie T.

Page 3

#### **Signatures**

Document\_

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this

Doc 1

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Trudie T. Mills Trudie T. Mills Signature of Debtor Х Signature of Joint Debtor Telephone Number (If not represented by attorney)

#### Signature of Attorney\*

## X /s/ Timothy K. Liou

December 26, 2007

Signature of Attorney for Debtor(s)

#### Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

#### Law Office Of Timothy K. Liou

#### Suite 361 575 West Madison Street

Address

Chicago, IL 60661-2614

Telephone Number

#### December 26, 2007

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individua	1	
Printed N	ame of Auth	orized Indiv	idual	
Title of A	uthorized Ir	dividual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Χ	
	Signature of Foreign Representative
Χ	

Printed Name of Foreign Representative

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 07-24258 Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main

Mills, Trudie T. **Third Floor** 1521 81st Street Chicago, IL 60620-4355 Document Direct Tv Page 4 of 30 Box 9001069 Louisville, KY 40290-1069

**Wells Fargo Auto Finance** Box 29704 Phoenix, AZ 85038-9704

Law Office Of Timothy K. Liou Suite 361 575 West Madison Street Chicago, IL 60661-2614

**Fingerhut Box 166** Newark, NJ 07101 **Z-Tel Communications** Suite 220 601 South Harbour Island Boulevard Tampa, FL 36602

American Choice Financial Services 6 North Austin Boulevard Oak Park, IL 60302

**First Cash Advance** 1916 East 95th Street Chicago, IL 60617

At&T **Box 8100** Aurora, IL 60507-8100 Loan Machine 1315 East 87th Street Chicago, IL 60619

Check N Go 238 103rd Street Chicago, IL 60628 **Michael Shorter** 1521 81st Street Chicago, IL 60620

**Chicago Furniture Store 4238 South Cottage Grove**  Pekay & Blitstein, P.C. Suite 719 77 West Washington

Chicago, IL 60653

Chicago, IL 60602

**Cingular Wireless** P.O Box 6428 Carol Stream, IL 60197 People's Gas **Special Projects** 130 East Randolph Drive Chicago, IL 60601-6207

**Comcast Cable** Box 3002 Southeastern, PA 60661 **Sprint PCS** Box 219554

Kansas City, MO 64121-9554

**Commonwealth Edison Bill Payment Center** Chicago, IL 60668-0001

**T-Mobile** Box 742596

Cincinnati, OH 45274-2596

**Devon Financial Services. Inc.** 6414 North Western Avenue Chicago, IL 60659

**Uptown Cash** 8641 South Cottage Grove Avenue

Chicago, IL 60619

# Case 07-24258 Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main Document Page 5 of 30 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No.
Mills, Trudie T.		Chapter 13
	Debtor(s)	•
	VERIFICATION OF CREDI	TOR MATRIX
		Number of Creditors20
The above-named Debtor(s) her	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: <b>December 26, 2007</b>	/s/ Trudie T. Mills	
	Debtor	
	Joint Debtor	

## Case 07-24258 Doc 1

Date

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Filed 12/26/07

Signature of Attorney

Name of Law Firm

Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main Document Page 6 of 30 United States Bankruptcy Court Northern District of Illinois

I	N RE: Case No	
М	Mills, Trudie T. Chapter 13	
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in cor of or in connection with the bankruptcy case is as follows:	me within templation
	For legal services, I have agreed to accept	3,500.00
	Prior to the filing of this statement I have received	306.00
	Balance Due	3,194.00
2.	. The source of the compensation paid to me was: Debtor Debtor Other (specify):	
3.	. The source of compensation to be paid to me is: Debtor Debtor Other (specify):	
4.	. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the together with a list of the names of the people sharing in the compensation, is attached.	agreement,
5.	. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> <li>Services as provided in attached Attorney Fee Agreement.</li> </ul>	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:  Representation pursuant to Sec. 523 shall be billed at \$295.00 per hour.	
Г	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.	
	December 26, 2007 /s/ Timothy K. Liou	

Law Office Of Timothy K. Liou

Case 07-24258 Official Form 1, Exhibit D (10/06)

Doc 1

the agency no later than 15 days after your bankruptcy case is filed.

#### Filed 12/26/07

Entered 12/26/07 21:11:00 Desc Main

United States Ba	raye <i>i</i>	Court
Jiliteu States Da	inki upicy	Cour
Northern Dis	trict of Ill	innic

IN RE:		Case No.
Mills, Trudie T.		Chapter 13
·	Debtor(s)	1

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in

a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapab of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 1090 does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Trudie T. Mills

Date: December 26, 2007

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

# Case 07-24258 Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main Document Page 9 of 30

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Mills, Trudie T.	X /s/ Trudie T. Mills	12/26/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

B6 Summary (Form 6 - Summary) 12/07) Doc 1

Filed 12/26/07

Entered 12/26/07 21:11:00

Desc Main

Document Page 10 of 30 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No
Mills, Trudie T.		Chapter 13
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 6,725.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 9,414.50	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 11,321.59	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,852.32
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,546.00
	TOTAL	13	\$ 6,725.00	\$ 20,736.09	

Form 6 - Statistical Summary (12707) Doc 1

Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main

Document Page 11 of 30

nited States	Bankrup	tcy Court
Northern D	istrict of	Illingic

IN RE:		Case No
Mills, Trudie T.		Chapter 13
	Debtor(s)	•

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 2,852.32
Average Expenses (from Schedule J, Line 18)	\$ 2,546.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,336.28

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,389.50
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 11,321.59
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 14,711.09

R6A (Official ICASE) 07/02/4258	Doc 1	Filed 12/26/07	Entered 12/26/07 21:11:00
Dozi (Official Form Ozi) (12/07)		Document	Page 12 of 30

IN RE Mills, Trudie T. Debtor(s)

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No.

Desc Main

(If known)

**SCHEDULE A - REAL PROPERTY** 

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТ	L	0.00	

(Report also on Summary of Schedules)

$_{B6B \text{ (Official Forms B)}} 97_{\overline{0}} 24258$	
---	--

Filed 12/26/07 Document Entered 12/26/07 21:11:00 Page 13 of 30

Desc Main

IN RE Mills, Trudie T.

Debtor(s)

Doc 1

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Document

Page 14 of 30

Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Desc Main

(If known)

IN RE Mills, Trudie T.

Debtor(s)

\_ Case No. \_

#### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Chevrolet Cavalier 116K miles		6,025.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

BGB (Official ECASE) 97.024258	Doc 1	Filed 12/26/07	Entered 12/26/07 21:11:00	Desc Mair
bob (official Form ob) (12/07) - Conc.		Document	Page 15 of 30	

IN RE Mills, Trudie T. Case No. \_\_\_\_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X X			
		TO	FAL	6,725.00

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

(If known)

B6C (Official Formse) 07/02/4258	Doc 1	Filed 12/26/07	Entered 12
Due (official Form 60) (12/67)		Document	Page 16 of

2/26/07 21:11:00 Desc Main Page 16 of 30

(If known)

Debtor(s)

Case No. \_

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

IN RE Mills, Trudie T.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
2003 Chevrolet Cavalier 116K miles	735 ILCS 5/12-1001(c)	2,400.00	6,025.00

RED (Official CASE) Q7/124258	Doc 1	Filed 12/26/07	Entered 12/26/07 21:11:00	Desc Main
6D (Official Forms 6) 017/04/4258		Document	Page 17 of 30	

Debtor(s)

IN RE Mills, Trudie T.

Ca

Case No. \_\_\_\_\_(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>5697880</b>			05/2003; Title to Chevrolet Cavalier;	T			9,414.50	3,389.50
Wells Fargo Auto Finance Box 29704 Phoenix, AZ 85038-9704			contractual monthly payment was \$450.00					
			VALUE \$ 6,025.00	1				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$  VALUE \$					
0 continuation sheets attached			(Total of the		oage	e)	\$ 9,414.50	\$ 3,389.50
			(Use only on la		Tota		\$ 9,414.50	\$ 3,389.50

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Filed 12/26/07 Document Entered 12/26/07 21:11:00 Page 18 of 30

Case No.

Desc Main

IN RE Mills, Trudie T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stat	istical Julilliary of Certain Labilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

$_{B6F (Official FCrinsF)} Q_{7/07}^{2}4258$	Doc 1	Filed 12/26/07	Entered 12/26/0	7 21:11:00	Desc Mair
bor (official Form of ) (12/07)		Document	Page 19 of 30		
IN RE Mills, Trudie T.			3.	Case No.	

Debtor(s)

Case No.

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>604-131410</b>			personal loan				
American Choice Financial Services 6 North Austin Boulevard Dak Park, IL 60302							282.00
ACCOUNT NO. XXX-XX-0584			telephone service		7	1	
At&T Box 8100 Aurora, IL 60507-8100							300.00
ACCOUNT NO. <b>0584*1</b>			personal loan		7	7	
Check N Go 238 103rd Street Chicago, IL 60628							812.00
ACCOUNT NO. XXX-XX-0584			charge			1	
Chicago Furniture Store 1238 South Cottage Grove Chicago, IL 60653							
				Ш		_	600.00
<b>2</b> continuation sheets attached			(Total of th	Subt is pa			\$ 1,994.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atist	tica	ı l	\$

Page 20 of 30 Document

\_ Case No. \_

Debtor(s)

(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX-XX-0584			cable service			T	
Cingular Wireless P.O Box 6428 Carol Stream, IL 60197							625.00
ACCOUNT NO. XXX-XX-0584			cable service			T	
Comcast Cable Box 3002 Southeastern, PA 60661							250.00
ACCOUNT NO. XXX-XX-0584			electrical service			+	250.00
Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001	-						300.00
ACCOUNT NO. <b>74010359-00</b>			personal loan			+	300.00
Devon Financial Services, Inc. 6414 North Western Avenue Chicago, IL 60659							
ACCOUNT NO. xxx-xx-0584	-		cable service				788.30
Direct Tv Box 9001069 Louisville, KY 40290-1069	-						205.00
ACCOUNT NO. XXX-XX-0584			charge				325.00
Fingerhut Box 166 Newark, NJ 07101							300.00
ACCOUNT NO. <b>563482141</b>			personal loan				300.00
First Cash Advance 1916 East 95th Street Chicago, IL 60617							
							1,040.00
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 3,628.30
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n ıl	\$

Document

Page 21 of 30

IN RE Mills, Trudie T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

\_ Case No. \_ (If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX-XX-0584			personal loan	$\forall$		H	
Loan Machine 1315 East 87th Street Chicago, IL 60619							4 024 07
ACCOUNT NO. <b>05 M1 132658</b>			judgment	$\vdash$			1,021.97
Pekay & Blitstein, P.C. Suite 719 77 West Washington Chicago, IL 60602			Jg				2,252.32
ACCOUNT NO. XXX-XX-0584			gas service	$\forall$		H	2,202.02
People's Gas Special Projects 130 East Randolph Drive Chicago, IL 60601-6207							450.00
ACCOUNT NO. <b>xxx-xx-0584</b>			cellular phone service	H			
Sprint PCS Box 219554 Kansas City, MO 64121-9554							
			telephone service	$\vdash$			450.00
ACCOUNT NO. xxx-xx-0584 T-Mobile Box 742596 Cincinnati, OH 45274-2596			telephone service				202.22
ACCOUNT NO. <b>6798</b>			personal loan	$\vdash$			200.00
Uptown Cash 8641 South Cottage Grove Avenue Chicago, IL 60619							4 050 00
ACCOUNT NO. XXX-XX-0584			telephone service	Н			1,050.00
Z-Tel Communications Suite 220 601 South Harbour Island Boulevard Tampa, FL 36602							
2				$\coprod$	L	H	275.00
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 5,699.29
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	stica	n al	\$ <b>11,321.59</b>

86G (Official Case) Q7,724258	Doc 1	Filed 12/26/07	Entered 12/26/07 21:11:00	Desc Main	
503 (Siliciai i Silii 03) (12/07)		Document	Page 22 of 30		
IN RE Mills. Trudie T.			Case No.		

Debtor(s)

(If known)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ael Shorter 81st Street ago, IL 60620	Apartment lease for \$950.00 per month

вы (Official <b>Case</b> 07 <u>7</u> 24258	Doc 1	Filed 12/26/07	Entered 12/26/07 21:11:00	Desc Main	
Doi! (Oliciai i oliii oli) (12/07)		Document	Page 23 of 30		
IN RE Mills, Trudie T.			Case No.		

\_\_\_\_

Debtor(s)

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR					

Page 24 of 30

DEPENDENTS OF DEBTOR AND SPOUSE

Desc Main

Case No.

IN RE Mills, Trudie T.

Debtor's Marital Status

Debtor(s)

(If known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Single					AGE(S): 19 17 16 13		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Security Coo Gate Safe Su 2 years 11710 Plaza Reston, VA	uite 800 America Drive					
INCOME: (Estima	ate of average o	or projected monthly income at time case filed)			DEBTOR		SPOUSE
	_	alary, and commissions (prorate if not paid month	ıly)	\$	2,130.48	\$	
2. Estimated month			• /	\$	,	\$	
3. SUBTOTAL				\$	2,130.48	\$	
4. LESS PAYROL	L DEDUCTIO	NS			<u> </u>	<u> </u>	
a. Payroll taxes a				\$	354.73	\$	
b. Insurance		•		\$		\$	
c. Union dues				\$	169.43	\$	
d. Other (specify)	)			\$		\$	
				<u>\$</u>		<u>\$</u>	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	524.16	\$	
6. TOTAL NET M	IONTHLY TA	AKE HOME PAY		\$	1,606.32	\$	
		of business or profession or farm (attach detailed	statement)	\$		\$	
8. Income from rea				\$		\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the debtor	's use or	¢.		¢.	
that of dependents 11. Social Security		mont assistance		<b>a</b>		<b>a</b>	
		micht assistance		\$		\$	
(Speeny)				\$		\$	
12. Pension or retir	ement income			\$		\$	
13. Other monthly	income						
(Specify) Social				\$	623.00		
Social	Security Bene	fit For Daughter		\$	623.00	\$	
				\$		\$	
14. SUBTOTAL (	OF LINES 7 TI	HROUGH 13		\$	1,246.00	\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,852.32	\$	
16. COMBINED A	AVERAGE M	ONTHLY INCOME: (Combine column totals fr	om line 15;				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

if there is only one debtor repeat total reported on line 15)

IN RE Mills, Trudie T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

\_ Case No. \_\_

(If known)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments mad quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from inco on Form22A or 22C.  Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schexpenditures labeled "Spouse."  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Are real estate taxes included? Yes No   b. Is property insurance included? Yes No   2. Utilities:  a. Electricity and heating fuel  b. Water and sewer  c. Telephone  d. Other Personal Grooming/Hygiene  Cable/Internet  3. Home maintenance (repairs and upkeep)  4. Food  5. Clothing  6. Laundry and dry cleaning  7. Medical and dental expenses  8. Transportation (not including car payments)  9. Recreation, clubs and entertainment, newspapers, magazines, etc.  \$ 10. Charitable contributions  1. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other  \$ 2.  12. Taxes (not deducted from wages or included in home mortgage payments)	me allowed
expenditures labeled "Spouse."  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Are real estate taxes included? Yes No ✓ b. Is property insurance included? Yes No ✓  2. Utilities:  a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other Personal Grooming/Hygiene Cable/Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	950.00 220.00 75.00 75.00 40.00
a. Are real estate taxes included? Yes No Lis property insurance included? Yes No Lis No Lis property insurance included? Yes No Lis No	220.00 75.00 75.00 40.00
b. Is property insurance included? Yes No	75.00 75.00 40.00
2. Utilities:  a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other Personal Grooming/Hygiene Cable/Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  S S S	75.00 75.00 40.00
a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other Personal Grooming/Hygiene Cable/Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  S	75.00 75.00 40.00
b. Water and sewer c. Telephone d. Other Personal Grooming/Hygiene Cable/Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  5. Clothing 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Secretation, clubs and entertainment on the mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Charitable contributions 13. Homeowner's or renter's 14. Secretation, clubs and entertainment, newspapers, magazines, etc. 15. Clother 16. Charitable contributions 17. Secretation, clubs and entertainment, newspapers, magazines, etc. 18. Secretation, clubs and entertainment, newspapers, magazines, etc. 19. Charitable contributions 19. Secretation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Secretation, clubs and entertainment, newspapers, magazines, etc. 19. Charitable contributions 19. Secretation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Secretation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) 12. Secretation, clubs and entertainment, newspapers, magazines,	75.00 75.00 40.00
c. Telephone d. Other Personal Grooming/Hygiene Cable/Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  \$	75.00 40.00
d. Other Cable/Internet S  3. Home maintenance (repairs and upkeep) 4. Food S 5. Clothing S 6. Laundry and dry cleaning S 7. Medical and dental expenses S 8. Transportation (not including car payments) S 9. Recreation, clubs and entertainment, newspapers, magazines, etc. S 10. Charitable contributions S 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's S b. Life C. Health S d. Auto C e. Other S  S  S  S  S  S  S  S  S  S  S  S  S	75.00 40.00
Cable/Internet\$3. Home maintenance (repairs and upkeep)\$4. Food\$5. Clothing\$6. Laundry and dry cleaning\$7. Medical and dental expenses\$8. Transportation (not including car payments)\$9. Recreation, clubs and entertainment, newspapers, magazines, etc.\$10. Charitable contributions\$11. Insurance (not deducted from wages or included in home mortgage payments)\$a. Homeowner's or renter's\$b. Life\$c. Health\$d. Auto\$e. Other\$	40.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  \$	
4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health d. Auto e. Other  \$	2E NA
5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  \$	
6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other  Summary  S	500.00
7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other	75.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto e. Other  \$	75.00
10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health d. Auto e. Other  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$	300.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health d. Auto e. Other	
a. Homeowner's or renter's  b. Life c. Health d. Auto e. Other  \$	
b. Life c. Health d. Auto e. Other  b. Life  c. Health s c. Health	
c. Health d. Auto e. Other  \$ \$	
d. Auto e. Other \$ \$	
e. Other\$\$\$	04.00
\$\$	91.00
10.77	
17. Lavas (not deducted from wages or included in home mortgage navments)	
(Specify)\$\$	
(Specify) #	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	
b. Other \$	
υ. one: Ψ	
14. Alimony, maintenance, and support paid to others	
15. Payments for support of additional dependents not living at your home \$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$	
17. Other Asthma Medication For Children \$	
\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	2,546.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document <b>None</b>	4.

#### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	52.32
b. Average monthly expenses from Line 18 above	\$ 2,5	46.00
c. Monthly net income (a. minus b.)	\$ 3	06.32

(If known)

IN RE Mills, Trudie T.

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms

Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: December 26, 2007 Signature: /s/ Trudie T. Mills Trudie T. Mills Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Filed 12/26/07

Entered 12/26/07 21:11:00

Desc Main

Document Page 27 of 30 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:		Case No
Mills, Trudie T.		Chapter 13
	Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2007: approx. \$25,600.00; 2006: approx. \$19,716.00; and 2005: approx. \$13,635.00.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-24258	Doc 1	Filed 12/26/07 Document		ed 12/26/07 21 8 of 30	1:11:00	Desc Main
None	b. Debtor whose debts are not p preceding the commencement of \$5,475. If the debtor is an individual obligation or as part of an alter (Married debtors filing under chapetition is filed, unless the spous	f the case un idual, indica native repay apter 12 or cl	sumer debts: List each cless the aggregate value te with an asterisk (*) a ment schedule under a mapter 13 must include	payment or ne of all pro any paymen plan by an payments an	other transfer to any perty that constitutes ts that were made to approved nonprofit nd other transfers by	s or is affecte a creditor on budgeting a	ed by such transfer is less that account of a domestic support and creditor counseling agency
None	c. All debtors: List all payments who are or were insiders. (Marria joint petition is filed, unless the	ed debtors fi	ling under chapter 12 o	r chapter 13	must include payme		
4. Sui	its and administrative proceeding	ıgs, executio	ons, garnishments and	attachmen	ts		
None	a. List all suits and administrative bankruptcy case. (Married debtor not a joint petition is filed, unless	rs filing und	er chapter 12 or chapte	r 13 must in	nclude information co		
AND <b>Affo</b> i	TION OF SUIT CASE NUMBER rdable Furniture Company v. ie T. Mills, 05 M1 132658		OF PROCEEDING	AND <b>Circ</b> i	RT OR AGENCY LOCATION uit Court of Cook nty Department, F		STATUS OR DISPOSITION Pending t
None	b. Describe all property that has the commencement of this case. or both spouses whether or not a	(Married de	btors filing under chap	ter 12 or ch	apter 13 must includ	e information	n concerning property of either
5. Re	possessions, foreclosures and re	turns					
None	List all property that has been rethe seller, within <b>one year</b> immerinclude information concerning joint petition is not filed.)	ediately prec	eding the commenceme	ent of this c	ase. (Married debtors	s filing under	chapter 12 or chapter 13 mus
6. As	signments and receiverships						
None	a. Describe any assignment of pr (Married debtors filing under cha unless the spouses are separated	pter 12 or ch	apter 13 must include a			J 1 C	
None	b. Elst an property which has been in the hands of a custodian, receiver, or court appointed official within the year infinediately preceding the						
7 (2)			<u> </u>				

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 07-24258	Doc 1		Entered 12/26/07 Page 29 of 30	21:11:00	Desc Main
None	b. List all property transferred by device of which the debtor is a b		rithin <b>ten years</b> immedia	ately preceding the commence	ment of this cas	e to a self-settled trust or similar
11. C	losed financial accounts					
None	List all financial accounts and in transferred within <b>one year</b> im certificates of deposit, or other in brokerage houses and other fina accounts or instruments held by petition is not filed.)	mediately pr instruments; incial institu	receding the commence shares and share accou- tions. (Married debtors	ment of this case. Include of nts held in banks, credit union filing under chapter 12 or ch	hecking, saving ons, pension fur apter 13 must i	gs, or other financial accounts, ads, cooperatives, associations, include information concerning
Chas Box	E AND ADDRESS OF INSTITUTE REBANK 78116 PRIX, AZ 85062	JTION		NUMBER OF ACCOUNT INT OF FINAL BALANCE ccount	AMOUNT A OR CLOSING 11/07	ND DATE OF SALE G
12. Sa	afe deposit boxes					
None	List each safe deposit or other by preceding the commencement or both spouses whether or not a joint spouse whether or not a joint	f this case. (I	Married debtors filing un	nder chapter 12 or chapter 13	must include be	oxes or depositories of either or
13. Se	etoffs					
None	List all setoffs made by any credicase. (Married debtors filing unpetition is filed, unless the spou	der chapter	12 or chapter 13 must ir	nclude information concernin		
14. P	roperty held for another person	1				
None	List all property owned by anoth	ner person th	at the debtor holds or c	ontrols.		
15. P	rior address of debtor					
None	If debtor has moved within <b>three</b> that period and vacated prior to					
	RESS 6 South Edbrook, Chicago,	IL	NAME USEI	)		ES OF OCCUPANCY <b>006-07/2007</b>
1204	7 South Michigan, Chicago,	IL			12/2	005-11/2006
16. S <sub>]</sub>	oouses and Former Spouses					

@ 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  $\checkmark$ potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

#### Case 07-24258 Doc 1 Filed 12/26/07 Entered 12/26/07 21:11:00 Page 30 of 30 Document

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>December 26, 2007</b>	Signature /s/ Trudie T. Mills	
	of Debtor	Trudie T. Mills
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.